

Knobbe Martens Olson & Bear LLP
Intellectual Property Law

550 West C Street
 Suite 1200
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 Tel 619-235-8550
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TO: EXAMINER RICHARD C. FULTS - GROUP: 3927
 FIRM: U.S.P.T.O.
 FACSIMILE No.: 703.872.9306
 OUR REF.: ENET30.005A
 YOUR REF.: Application No.: 09/447,524
 FROM: Eric M. Nelson
 OPERATOR: Gisele E. Metcalf
 DATE: March 18, 2005

NO. OF PAGES: 7 (includes cover sheet)
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Docket No.: ENET30.005A

March 18, 2005

Page 1 of 1

Please Direct All Correspondence to Customer Number 20995**AMENDMENT / RESPONSE TRANSMITTAL**

Applicant	:	Treider, et al.	CERTIFICATE OF FAX TRANSMISSION PTO CENTRALIZED FAX I hereby certify that this correspondence and all marked attachments are being transmitted via facsimile to the USPTO centralized Fax No. (703) 872-9306 on the date shown below. <u>March 18, 2005</u> <u>E. M. Nelson</u> (Date) Eric M. Nelson, Reg. No. 43,829
App. No	:	09/447,524	
Filed	:	November 23, 1999	
For	:	ELECTRONIC FACTORING	
Examiner	:	Richard C. Fults	
Art Unit	:	3628	

Mail Stop Amendment
 Commissioner for Patents
 P.O. Box 1450
 Alexandria, VA 22313-1450

Sir:

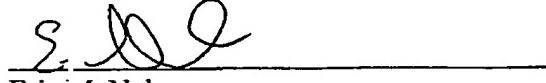
Transmitted herewith for filing in the above-identified application are the following enclosures:

- (X) Amendment in 5 pages.
 (X) The present application qualifies for small entity status under 37 C.F.R. § 1.27.

The fee has been calculated as shown below:

FEE CALCULATION				
FEE TYPE		FEE CODE	CALCULATION	TOTAL
Total Claims	12 - 14 = 0	2202 (\$25)	0 x 25 =	\$0
Independent Claims	1 - 5 = 0	2201 (\$100)	0 x 100 =	\$0
			TOTAL FEE DUE	\$0

- (X) Please charge any additional fees, including any fees for additional extension of time, or credit overpayment to Deposit Account No. 11-1410.


 Eric M. Nelson
 Registration No. 43,829
 Attorney of Record
 Customer No. 20,995
 (619) 235-8550

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ENET30.005A

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Treider, et al.
Appl. No. : 09/447,524
Filed : November 23, 1999
For : ELECTRONIC FACTORING
Examiner : Richard C. Fults
Group Art Unit : 3628

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(Date)



Eric M. Nelson, Reg. No. 43,829

AMENDMENT

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

Please enter the following amendments to the above noted application.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 5 of this paper.